

[ ] AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

In re: (1) DARRELL WOODS SR. Case No. 19-26531  
(2)  
Debtor(s). Chapter 13

## CHAPTER 13 PLAN

**ADDRESS:** (1) 252 GRAY DUCK DRIVE  
MEMPHIS, TN 38109

**PLAN PAYMENT:**

DEBTOR (1) shall pay \$ **\$167.00 SEMI-MONTHLY**

( ) PAYROLL DEDUCTION from: **OR (X) DIRECT PAY**

**1. THIS PLAN [Rule 3015.1 Notice]:**

- (A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19] **( ) YES (X) NO**  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See Plan Provision #7 and #8] **(X) YES ( ) NO**  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See Plan Provision #12] **( ) YES (X) NO**

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' Attorney Fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:** ( ) Included in Plan; **OR ( X )** Not included in Plan; Debtor(s) to provide proof of insurance at Section 341 Meeting of Creditors.

**4. DOMESTIC SUPPORT:** Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, **OR ( ) Trustee to: Monthly Plan Payment**

NONE Ongoing Payment Begins: \$  
Approximate Arrearage: \$

**5. PRIORITY CLAIMS:**

NONE Amount: \$

**6. HOME MORTGAGE CLAIMS:** ( ) Paid Directly by Debtor(s); **OR ( )** Paid by Trustee to:

NONE Ongoing Payment Begins: \$  
Approximate Arrearage: \$

**7. SECURED CLAIMS:**

[Retain Lien 11 U.S.C. Sec. 1325 (a)(5)]	<u>Value of Collateral:</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
CREDIT ACCEPTANCE CORP (2015 Chevy Malibu)	\$9,000	5.25%	\$175.00
CONN'S (furniture)	\$2,000	5.25%	\$40.00
MEMPHIS FURNITURE (furniture)	\$500	5.25%	\$10.00

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**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain Lien 11 U.S.C. Sec. 1325(a)]	<u>Value of Collateral</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
NONE			\$
			\$

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

NONE	<u>Collateral:</u>
	<u>Collateral:</u>

**10. SPECIAL CLASS UNSECURED CLAIMS:**

	<u>Amount:</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
NONE			\$
			\$

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS**

NONE	( ) Not provided for	<b>OR</b>	( ) General unsecured creditor
	( ) Not provided for	<b>OR</b>	( ) General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. Sec. 522(f):**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$15,000**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

10%, **OR**

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

**16. THIS PLAN ASSUMES OR REJECTS THE FOLLOWING EXECUTORY CONTRACTS:**

MID-SOUTH BEST RENTAL	(X) Assumes	<b>OR</b>	( ) Rejects.
	( ) Assumes	<b>OR</b>	( ) Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above in approximately **60** months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED AN ACCEPTANCE OF THE PLAN**

**19. NON-STANDARD PROVISION(S):**

NONE

**ANY NON-STANDARD PROVISIONS STATED ELSEWHERE ARE VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ Brad George (TN #17994)

Counsel for Debtor(s)  
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**DATE:** August 19, 2019